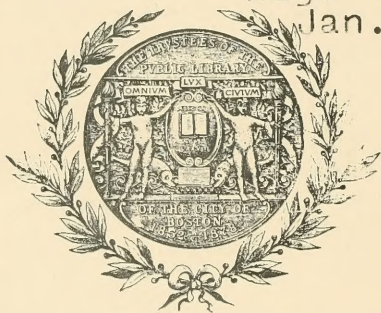



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EXTRA CENSUS BULLETIN.

No. 82.

WASHINGTON, D. C.

September 26, 1894.

STATISTICS OF FARMS, HOMES, AND MORTGAGES.

OWNERSHIP AND DEBT IN ILLINOIS.

DEPARTMENT OF THE INTERIOR,
CENSUS OFFICE,

WASHINGTON, D. C., September 8, 1894.

SIR:

The leading results of the investigation of farm and home proprietorship in Illinois for 1890, by Special Agents George K. Holmes and John S. Lord, are contained in this bulletin. In regard to farms, the conclusion is that 36.72 per cent of the farm families hire and 63.28 per cent own the farms cultivated by them; that 36.71 per cent of the farm owning families own subject to incumbrance and 63.29 per cent own free of incumbrance. Among 100 farm families, 37 hire their farms, 23 own with incumbrance, and 40 without incumbrance. On the owned farms there are liens amounting to \$98,940,935, which is 34.63 per cent of their value, and this debt bears interest at the average rate of 6.92 per cent, making the average annual interest charge \$117 to each family. Each owned and incumbered farm, on the average, is worth \$4,862, and is subject to a debt of \$1,684.

The corresponding facts for homes are that 56.90 per cent of the home families hire and 43.10 per cent own their homes; that of the home owning families 70.18 per cent own free of incumbrance and 29.82 per cent with incumbrance. In 100 home families, on the average, 57 hire their homes, 13 own with incumbrance, and 30 without incumbrance. The debt on owned homes aggregates \$78,535,763, or 37.37 per cent of their value, and bears interest at the average rate of 6.69 per cent, so that the annual amount of interest to each home averages \$78. An average debt of \$1,164 incumbers each home, which has the average value of \$3,114.

There are 23 cities in the state in the class of those having a population of 8,000 to 100,000, and in these cities 51.23 per cent of the home families hire and 48.77 per cent own their homes, and of the home owning families 31.67 per cent own with incumbrance and 68.33 per cent own free of incumbrance. In 100 home families, on the average, are found 51 that hire their homes, 16 that own with incumbrance, and 33 that own without incumbrance. The liens on the owned homes are 36.46 per cent of the value of those subject to lien. Several averages show that the rate of interest is 7.03 per cent; value of each owned and incumbered home, \$2,584; lien on the same, \$942, and yearly interest charge on each home, \$66.

Chicago is the only city in the state having a population of more than 100,000. In this city, 71.27 per cent of the home families hire and 28.73 per cent own their homes; 43.17 per cent of the home owning families have incumbrance on their homes, and 56.83 per cent own and occupy homes free of incumbrance. Among 100 home families, on the average, 71 hire, 13 own with incumbrance, and 16 without incumbrance. Averages for each owned and incumbered home: incumbrance \$1,773; value, \$4,623; interest charge for one year, \$114; rate of interest, 6.44 per cent. Homes are incumbered for 38.36 per cent of their value.

Real estate purchase and improvements, when not associated with other objects, caused 79.17 per cent of the farm families to incur 82.03 per cent of the farm debt and 86.74 per cent of the home families to incur 86.84 per cent of the home debt.

Very respectfully,

CARROLL D. WRIGHT,

Commissioner of Labor in charge.

The SECRETARY OF THE INTERIOR.
C. O. P.—4m

FARMS, HOMES, AND MORTGAGES.

TABLE 1.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED FARMS AND HOMES: 1890.

CIVIL DIVISIONS.	Aggregate.	FAMILIES OWNING.			Families hiring.	PERCENTAGE OF FAMILIES OWNING AND HIRING.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING FAMILIES.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING AND HIRING FAMILIES.	
		Total.	Free.	Incumbered.		Owning.	Hiring.	Free.	Incumbered.	Free.	Incumbered.
The State.....	778,015	386,374	260,124	126,250	391,641	49.66	50.34	67.32	32.68	33.43	16.23
For farms.....	252,953	160,065	101,305	58,760	92,888	63.28	36.72	63.29	36.71	40.05	23.23
For homes.....	525,062	226,309	158,819	67,490	298,753	43.10	56.90	70.18	29.82	30.25	12.85
Chicago (for homes).....	219,690	63,124	35,876	27,248	156,566	28.73	71.27	56.83	43.17	16.33	12.40
Twenty-three cities (for homes).....	78,827	38,446	26,272	12,174	40,381	48.77	51.23	68.33	31.67	33.33	15.44
Alton.....	2,100	886	753	133	1,214	42.19	57.81	81.99	15.01	35.86	6.33
Aurora.....	4,324	2,302	1,550	752	2,022	53.24	46.76	67.33	32.67	35.85	17.39
Belleville.....	3,081	1,414	950	484	1,667	45.89	54.11	65.77	34.23	30.18	15.71
Bloomington.....	4,324	2,361	1,571	790	1,963	54.60	45.40	66.54	33.46	36.33	18.27
Cairo.....	2,193	757	623	134	1,436	34.92	65.08	82.30	17.70	28.41	6.11
Danville.....	2,555	1,325	802	523	1,230	51.86	48.14	60.53	39.47	31.39	20.47
Decatur.....	3,650	1,888	1,258	630	1,802	51.17	48.83	66.63	33.37	34.09	17.08
East St. Louis.....	2,899	786	612	174	2,113	27.11	72.89	77.86	22.14	21.11	6.00
Elgin.....	3,544	1,883	1,131	752	1,661	53.13	46.87	60.06	39.94	31.91	21.22
Freeport.....	2,295	1,311	937	374	984	57.12	42.88	71.47	28.53	40.83	16.29
Galesburg.....	3,229	1,770	1,199	571	1,459	54.82	45.18	67.74	32.26	37.13	17.69
Jacksonville.....	2,369	1,197	896	301	1,172	50.53	49.47	74.85	25.15	37.82	12.71
Joliet.....	4,067	2,246	1,274	972	1,821	55.22	44.78	56.72	43.28	31.32	23.50
Kankakee.....	1,423	834	664	170	589	58.61	41.39	79.62	20.38	46.66	11.95
Lasalle.....	1,651	1,031	796	235	620	62.45	37.55	77.21	22.79	48.21	14.24
Moline.....	2,493	1,277	807	470	1,216	51.22	48.78	63.19	36.81	32.37	18.85
Ottawa.....	2,053	1,197	931	266	856	58.30	41.70	77.78	22.22	45.35	12.95
Peoria.....	8,519	3,498	2,276	1,222	5,021	41.06	58.94	65.07	34.93	26.72	14.34
Quincy.....	6,637	2,835	2,101	734	3,802	42.72	57.28	74.11	25.89	31.66	11.06
Rockford.....	5,090	2,508	1,448	1,058	2,584	49.23	50.77	57.78	42.22	28.45	20.78
Rock Island.....	2,799	1,334	1,010	324	1,465	47.66	52.34	75.71	24.29	36.08	11.58
Springfield.....	5,256	2,551	1,752	799	2,705	48.54	51.46	68.68	31.32	33.34	15.20
Streator.....	2,236	1,257	951	306	979	56.22	43.78	75.66	24.34	42.53	13.69
Rest of state (for homes).....	226,545	124,739	96,671	28,068	101,806	55.06	44.94	77.50	22.50	42.67	12.39

TABLE 2.—VALUE OF FARMS AND HOMES OCCUPIED BY OWNERS AND INCUMBERED AND AMOUNT AND PERCENTAGE OF INCUMBRANCE THEREON: 1890.

CIVIL DIVISIONS.	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.
The State	126,250	\$495,879,293	\$177,476,698	35.79
For farms.....	58,760	285,706,170	98,940,935	34.63
For homes	67,490	210,173,123	78,535,763	37.37
Chicago (for homes)	27,248	125,965,021	48,322,126	38.36
Twenty-three cities (for homes).....	12,174	31,457,771	11,470,134	36.46
Alton.....	133	336,860	118,267	35.11
Aurora.....	752	1,850,085	691,037	37.35
Belleville.....	484	1,232,354	501,769	40.72
Bloomington.....	790	1,709,546	622,610	36.42
Cairo.....	134	268,317	101,085	37.67
Danville.....	523	1,318,423	518,848	39.35
Decatur.....	630	1,531,304	489,943	32.00
East St. Louis.....	174	658,033	234,947	35.70
Elgin.....	752	2,292,370	813,294	35.48
Freeport.....	374	816,240	321,392	39.37
Galesburg.....	571	1,323,787	489,441	36.97
Jacksonville.....	301	715,012	276,229	38.63
Joliet.....	972	2,962,466	962,915	32.61
Kankakee.....	170	391,374	133,264	34.05
Lasalle.....	235	480,437	156,522	32.58
Moline.....	470	874,475	356,247	40.74
Ottawa.....	266	683,688	227,294	33.25
Peoria.....	1,222	4,019,384	1,499,822	37.31
Quincy.....	734	1,719,112	628,555	36.56
Rockford.....	1,058	3,209,844	1,152,197	35.90
Rock Island.....	324	567,586	239,642	42.22
Springfield.....	799	2,024,318	766,063	37.84
Streator.....	306	482,756	168,751	34.96
Rest of state (for homes).....	28,068	52,750,331	18,743,503	35.53

FARMS, HOMES, AND MORTGAGES.

TABLE 3.—AMOUNT OF ANNUAL INTEREST CHARGE AND AVERAGE VALUE, INCUMBRANCE, ANNUAL INTEREST CHARGE, AND ANNUAL RATE OF INTEREST FOR FARMS AND HOMES OCCUPIED BY OWNERS AND INCUMBERED: 1890.

CIVIL DIVISIONS.	Average value of each incumbered farm or home.	Average incumbrance on each farm or home.	Total annual interest charge.	Average annual interest charge on each farm or home.	Average annual rate of interest.
The State.....	\$3,928	\$1,406	\$12,101,865	\$96	6.82
For farms	4,862	1,684	6,849,004	117	6.92
For homes.....	3,114	1,161	5,252,861	78	6.69
Chicago (for homes).....	4,623	1,773	3,111,515	114	6.44
Twenty-three cities (for homes).....	2,584	942	806,117	66	7.03
Alton.....	2,533	889	7,431	56	6.28
Aurora.....	2,460	919	48,943	65	7.08
Belleville.....	2,546	1,037	32,720	68	6.52
Bloomington.....	2,164	788	43,880	56	7.05
Cairo.....	2,002	754	7,938	59	7.85
Danville.....	2,521	992	38,037	73	7.33
Decatur.....	2,431	778	37,439	59	7.64
East St. Louis.....	3,782	1,350	16,857	97	7.17
Elgin.....	3,048	1,082	55,677	74	6.85
Freeport.....	2,182	859	22,214	59	6.91
Galesburg.....	2,318	857	37,679	66	7.70
Jacksonville.....	2,375	918	19,016	63	6.90
Joliet.....	3,038	991	70,717	73	7.34
Kankakee.....	2,302	784	8,936	53	6.71
Lasalle.....	2,044	666	10,352	44	6.61
Moline.....	1,861	758	26,803	57	7.52
Ottawa.....	2,570	854	15,806	59	6.95
Peoria.....	3,289	1,227	101,928	83	6.80
Quincy.....	2,342	856	38,671	53	6.15
Rockford.....	3,034	1,089	80,229	76	6.96
Rock Island.....	1,752	740	17,262	53	7.20
Springfield.....	2,534	959	54,477	68	7.11
Streator.....	1,578	551	13,075	43	7.75
Rest of state (for homes).....	1,879	668	1,335,229	48	7.12

TABLE 4.—PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED FARMS AND HOMES AND OF AMOUNT OF INCUMBRANCE THEREON, BY RATES OF INTEREST: 1890.

RATES OF INTEREST.	THE STATE.				FOR HOMES IN CITIES OF 8,000 TO 100,000 PEOPLE.		FOR HOMES IN CHICAGO.	
	For farms.		For homes.		For number of families.	For amount.	For number of families.	For amount.
	For number of families.	For amount.	For number of families.	For amount.				
Under 6 per cent.....	1.26	1.81	2.41	3.20	2.23	2.23	3.85	4.05
6 per cent.....	17.68	24.01	28.85	42.42	22.63	24.73	42.26	53.32
7 per cent.....	31.59	38.17	27.70	26.63	32.57	36.21	34.34	24.66
8 per cent.....	40.07	20.61	34.26	17.95	36.53	28.99	11.30	7.11
6 to 8 per cent, inclusive...	96.84	97.55	96.07	95.84	96.09	96.32	95.68	95.29
Over 6 per cent.....	81.06	74.18	68.74	54.38	75.14	73.04	54.39	42.63
Over 8 per cent.....	1.90	0.64	1.52	0.96	1.68	1.45	0.97	0.66
Over 10 per cent.....	0.36	0.07	0.34	0.22	0.43	0.34	0.21	0.16
Over 12 per cent.....	0.19	0.02	0.15	0.07	0.26	0.18	0.07	0.04

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